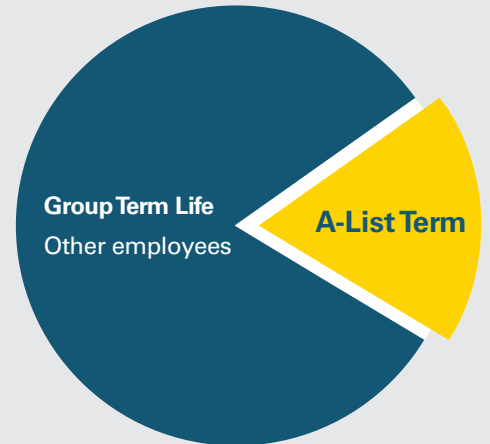


A-List Term[®] Solution

A-List Term is a carve-out solution specifically designed for the institutional purchase of individual life insurance for highly-compensated employees.

What are the possibilities?

- 1 Carve-out:** replacing a group life insurance plan
- 2 Additional insurance:** providing more coverage
- 3 Replacing another carve-out:** for better benefits / lower costs
- 4 Corporate-Owned Plans:** buy-out or key-person, etc.



For Your Company

- Attraction and retention of employees
- Reduced administrative work
- More coverage than group insurance
- Pricing not experience rated



For Your Employee

- Portable: the employee owns the policy
- Corporate paid while employed
- No benefit reductions at older ages
- Only one medical question



For You Both

- Work with a trusted Insurer and Administrator
- Increasing Benefit Rider syncs with compensation increases
- Rate schedule is guaranteed for the first 3 policy years
- Paid policies cannot be canceled by Insurer
- Less taxable income at virtually all ages

What others are saying:

"We needed to upgrade our life insurance program for our management and executive classes to be more competitive with our peer companies. Our advisor suggested we take a look at A-List Term as the best model to fit our needs: more coverage, portability, not experience rated. Perfect for us. The Result: 93 people insured with A-List Term with an annual premium of \$114,000." – A-List Term Client



DYE & ESKIN, INC.
Creating Victories[®]



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Rate schedules increase annually, but are guaranteed for the first three policy years. Premiums include \$50 annual fee per policy. A \$30 administrative fee per participant is collected annually by Dye & Eskin. A-List Term issue ages are 25-75. The maximum average issue age is 50 for groups of 10-24; 55 for groups of 25 or more. Face amount minimum is \$50,000. Face amount maximum is \$3,000,000 per life, based on group size (certain restrictions apply). Increases after initial issuance may be limited. Premiums are age and gender distinct; no distinction for tobacco use. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Banner rates as of 04.25.12. William Penn rates as of 07.20.12.

Banner Increasing Death Benefit Rider form # ICC13OTIB and state variations. William Penn Increasing Death Benefit Rider form OPTIB-NY.

An Accelerated Death Benefit Rider, Banner policy form #ICC10 ADB and state variations (William Penn # ADB (07-10)), is included with all policies. If the Accelerated Death Benefit is paid, it may affect the policy's cash value, death benefit, premium and policy loans or liens.

Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. For broker use only. Not for public distribution. LAA2248 19-233